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What Medicare Prescription Drug Coverage Means for You

After 40 years of providing dependable coverage for doctor visits, hospital stays, and life-saving surgeries, Medicare now offers dependable coverage for prescription drugs.

Everyone with Medicare is eligible for this coverage, regardless of income level and resources, health status, or current prescription expenses.

What do I need to consider before I get Medicare prescription drug coverage?

You need to make an important decision about your prescription drug coverage. The prescription drug coverage option you choose affects coverage, cost, convenience, and your security now and in the future.

- **Coverage.** Medicare drug plans will cover generic and brand-name drugs. Plans may have rules about what drugs are covered in different drug categories.

  Most plans will have a list of drugs covered by the plan. This list must always meet Medicare's requirements, but it can change when plans get new information. Your plan must let you know if a drug you use is removed from the list or if the costs are changing.

  If your doctor thinks you need a drug that isn't on the list, or if one of your drugs is being removed from the list, you or your doctor can apply for an exception or can appeal the plan's decision not to cover your drug.
- **Cost.** Monthly premiums and your share of the cost of your prescriptions will vary depending on which plan you choose. If you have limited income and resources, you may qualify for extra help from Medicare paying your drug plan costs.
- **Convenience.** Drug plans must contract with pharmacies in your area. Check with the plan to make sure the pharmacies in the plan are convenient to you. Some plans also allow you to get your prescriptions through the mail.
- **Security Now and in the Future.** Even if you don't take a lot of prescription drugs now, you still should consider joining a drug plan in 2006. As we age, most people need prescription drugs to stay healthy.

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What else do I need to think about?

Before you make a decision, you need to find out the following information:

- Do you have prescription drug coverage now? (Prescription drug coverage does NOT include doctor samples, discount cards, Medicare–approved discount cards with or without the $600 credit, free clinics, or drug discount websites.)
- Does your current drug coverage cover at least as much as Medicare prescription drug coverage? Your current plan can tell you if it does.
- How would Medicare prescription drug coverage affect your out-of-pocket costs?
- Should you keep the coverage you have now?
- Does a Medicare drug plan in your area cover the drugs you need?
- Can you get extra help paying for your prescription drug costs if you join a Medicare drug plan?
- If you wait to join a Medicare drug plan, would your premium be higher because you have to pay a penalty? Would your coverage start when you wanted it to?
- Do you spend part of each year in another state? (This may be important if the plan requires you to use certain pharmacies.)

How can I get help making this decision?

Choosing the health care and prescription drug coverage that works for you is an important decision. You can get personalized help.

- Visit www.medicare.gov on the web. Select "Search Tools" at the top of the page.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Follow the instructions to speak to a customer service representative who will help you get your personalized information. You will get your results in the mail within three weeks.
- Call your State Health Insurance Assistance Program (check the back cover of your "Medicare & You 2006" handbook for the telephone number in your state or call 1-800-MEDICARE). You can get help over the telephone or in person.

What should I do next?

If you decide you want Medicare prescription drug coverage, you should compare Medicare drug plans so that you can join one that meets your needs. For information, read the tip sheets "Comparing Medicare Prescription Drug Coverage" (CMS Pub No. 11110) and "Medicare Prescription Drug Coverage: How to Join" (CMS Pub No. 11111). For copies, visit www.medicare.gov on the web, or call 1-800-MEDICARE (1-800-633-4227).

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